

WHAT IS CLAIMED IS:

1. A method for providing approval of an age-restricted transaction conducted by an age presenter, comprising:

receiving, at an unattended age verification station, at least one biometric sample proffered by the age presenter via a biometric identification device;

sending the at least one biometric sample to at least one database, wherein the at least one database has at least one biometric record stored therein, wherein the at least one biometric record contains a reference of the age presenter's age;

comparing, at the at least one database, the at least one biometric sample to the at least one biometric record stored in the at least one database;

making a first determination, at the at least one database, whether the at least one biometric sample matches the at least one biometric record stored in the at least one database;

in the event the at least one biometric sample matches the at least one biometric record stored in the at least one database, making a second determination whether the age presenter's age information in the reference meets at least one system parameter;

in the event that the age mapped to the biometric record meets the at least one system parameter, approving the age-restricted transaction at the at least one database; and

receiving, at the unattended age verification station, confirmation of the age-restricted transaction approval.

2. The method of claim 1, wherein the at least one system parameter is defined by the age verification station.

3. The method of claim 1, wherein the at least one biometric sample comprises at least one of a fingerprint scan, an iris scan, a facial scan, a voice scan, a retinal scan, a hand architecture scan, a vein pattern scan, a signature sample, and a DNA sample.

4. The method of claim 1, wherein the at least one biometric record comprises at least one digital representation of a fingerprint scan, an iris scan, a facial scan, a voice scan, a retinal scan, a hand architecture scan, a vein pattern scan, a signature sample, and a DNA sample.

5. The method of claim 1, wherein the steps of sending and receiving comprise sending and receiving encrypted data.

6. The method of claim 1, wherein sending the at least one biometric sample to the at least one database further comprising sending at least one of a location for the unattended age verification station, a time of age-restricted transaction, a transaction type, a reference code, a detailed access record, and blood alcohol content of the age presenter.

7. The method of claim 1, wherein a system user's information is stored in the at least one database.

8. The method of claim 7, wherein transaction information pertaining to the age-restricted transaction is compared to the system user information stored in the at least one database.

9. The method of claim 1, wherein the unattended age verification station is selected from the group consisting of a vending machine, a kiosk, a PC, a wireless device, a computing device, and a storage device.

10. The method of claim 1, wherein the unattended age verification station is an unattended point of sale device.

11. The method of claim 10, wherein the age-restricted transaction comprises a financial transaction.

12. The method of claim 11, wherein the financial transaction settlement is conducted via a financial transaction system, wherein the financial transaction system comprises the at least one biometric sample being used to authenticate the financial transaction settlement.

13. The method of claim 12, further comprising prompting the age presenter to add an additional purchase selection to the transaction.

14. The method of claim 1, further comprising prompting the age presenter to add an additional age-restricted selection to the transaction.

15. The method of claim 1, wherein the second determination comprises a reliability determination and includes assessing whether or not the at least one biometric sample is being used fraudulently.

16. A method for providing approval of an age-restricted transaction conducted by an age presenter, comprising:

receiving, at an unattended age verification station, at least one biometric sample proffered by the age presenter via a biometric identification device;

receiving, at the unattended age verification station, at least one identification code proffered by the age presenter;

sending the identification code proffered by the age presenter from the unattended age verification station to at least one database; wherein the at least one database has at least one biometric record stored therein, wherein the at least one biometric record contains a reference of the age presenter's age, and wherein the at least one database has at least one identification code record;

comparing, at the at least one database, the at least one identification code to the at least one identification code record;

making, at the at least one database, a first determination whether the at least one identification code matches at least identification code record;

in the event the at least one identification code matches the at least one identification code record, making a second determination whether the reference meets at least one system parameter;

in the event the reference meets the at least one system parameter, pre-approving, at the at least one database, the at least one biometric record as a potential matching biometric record;

receiving, at the unattended age verification station, the potential matching biometric record from the at least one database;

comparing, at the unattended age verification station, the at least one biometric sample with the potential matching biometric record;

making, at the unattended age verification station, a third determination whether the at least one biometric sample matches the potential matching biometric record;

in the event that the at least one biometric sample matches the potential matching biometric record; making, at the unattended age verification station, a fourth determination whether the matching biometric record was pre-approved at the at least one database; and

in the event the matching biometric record was pre-approved at the at least one database, approving, at the unattended age verification station, the age-restricted transaction.

17. The method of claim 16, wherein the at least one system parameter is defined by the age verification station.

18. The method of claim 16, further comprising the age verification station sending to the at least one database confirmation of completion of the age-restricted transaction.

19. The method of claim 16, wherein the at least one biometric sample comprises at least one of a fingerprint scan, an iris scan, a facial scan, a voice scan, a retinal scan, a hand architecture scan, a vein pattern scan, a signature sample, and a DNA sample.

20. The method of claim 16, wherein the at least one biometric record comprises at least one digital representation of a fingerprint scan, an iris scan, a facial scan, a voice scan, a retinal scan, a hand architecture scan, a vein pattern scan, a signature sample, and a DNA sample.

21. The method of claim 16, wherein the at least one identification code comprises at least one of a unique number, a reasonably unique number, and a non unique number.

22. The method of claim 16, wherein the steps of sending and receiving comprise sending and receiving encrypted data.

23. The method of claim 16, wherein sending the at least one biometric sample to the at least one database further comprising sending at least one of a location for the age unattended age verification station, a time of age-restricted transaction, a transaction type, a reference code, a detailed access record, and blood alcohol content of the age presenter.

24. The method of claim 16, wherein a system user information is stored in the at least one database.

25. The method of claim 24, wherein a transaction information pertaining to the age-restricted transaction is compared to the system user information stored in the at least one database.

26. The method of claim 16, wherein the unattended age verification station is selected from the group consisting of a vending machine, a kiosk, a PC, a wireless device, a computing device, and a storage device.

27. The method of claim 16, wherein the unattended age verification station is an unattended point of sale device.

28. The method of claim 27, wherein the age-restricted transaction comprises a financial transaction.

29. The method of claim 28, wherein the financial transaction settlement is conducted via a financial transaction system, wherein the financial transaction system comprises the at least one biometric sample being used to authenticate the financial transaction settlement.

30. The method of claim 16, further comprising prompting the age presenter for an additional transaction once the age-restricted transaction is completed.

31. The method of claim 16, wherein the second determination comprises a reliability determination and includes assessing whether or not the at least one biometric sample is being used fraudulently.

32. A method for providing approval of an age-restricted transaction conducted by an age presenter, comprising:

receiving, at an unattended age verification station, at least one biometric sample proffered by the age presenter via a biometric identification device;

receiving, at the unattended age verification station, at least one age-restricted action proposal proffered by the age presenter;

associating at least one proposal code with the at least one age-restricted action proposal;

sending the identification code proffered by the age presenter from the unattended age verification station to at least one database; wherein the at least one database has at least one biometric record stored therein, wherein the at least one biometric record contains a reference of the age presenter's age, and wherein the at least one database has at least one identification code record;

sending the at least one proposal code affiliated with the age-restricted action proposal proffered by the age presenter from the unattended age verification station to the database;

comparing, at the at least one database, the at least one biometric sample to the at least one biometric record;

making a first determination, at the at least one database, whether the biometric sample matches the at least one biometric record;

in the event the at least one biometric sample matches the at least one biometric record, making a second determination whether the reference meets a parameter, wherein the parameter is indicated by the at least one proposal code;

in the event the reference meets the parameter, approving the age-restricted transaction at the at least one database; and

receiving, at the unattended age verification station, confirmation of the age-restricted transaction approval.

33. The method of claim 32, wherein the age presenter proffers a plurality of the at least one age-restricted action proposals, wherein the plurality of age-restricted action proposals contain a plurality of age restrictions

34. The method of claim 32, wherein the at least one biometric sample comprises at least one of a fingerprint scan, an iris scan, a facial scan, a voice scan, a retinal scan, a hand architecture scan, a vein pattern scan, a signature sample, and a DNA sample.

35. The method of claim 32, wherein the at least one biometric record comprises at least one digital representation of a fingerprint scan, an iris scan, a facial scan, a voice scan, a retinal scan, a hand architecture scan, a vein pattern scan, a signature sample, and a DNA sample.

36. The method of claim 32, wherein the steps of sending and receiving comprise sending and receiving encrypted data.

37. The method of claim 32, wherein sending the at least one biometric sample to the at least one database further comprising sending at least one of a location for the age unattended age verification station, a time of age-restricted transaction, a transaction type, a reference code, a detailed access record, and blood alcohol content of the age presenter.

38. The method of claim 32, wherein a system user information is stored in the at least one database.

39. The method of claim 38, wherein a transaction information pertaining to the age-restricted transaction is compared to the system user information stored in the at least one database.

40. The method of claim 32, wherein the unattended age verification station is selected from the group consisting of a vending machine, a kiosk, a PC, a wireless device, a computing device, and a storage device.

41. The method of claim 32, wherein the unattended age verification station is an unattended point of sale device.

42. The method of claim 41, wherein the age-restricted transaction comprises a financial transaction.

43. The method of claim 42, wherein the financial transaction settlement is conducted via a financial transaction system, wherein the financial transaction system comprises the at least one biometric sample being used to authenticate the financial transaction settlement.

44. The method of claim 32, further comprising prompting the age presenter for an additional transaction once the age-restricted transaction is completed.

45. The method of claim 32, wherein the second determination comprises a reliability determination reliability determination includes assessing whether or not the at least one biometric sample is being used fraudulently.

46. A method for providing approval of an age-restricted transaction conducted by an age presenter, comprising:

- receiving, at an unattended age verification station, at least one biometric sample proffered by the age presenter via a biometric identification device;

- receiving, at the unattended age verification station, at least one identification code proffered by the age presenter;

- receiving, at the unattended age verification station, at least one age-restricted action proposal proffered by the age presenter;

- sending the identification code proffered by the age presenter from the unattended age verification station to at least one database; wherein the at least one database has at least one biometric record stored therein, wherein the at least one biometric record contains a reference of the age presenter's age, and wherein the at least one database has at least one identification code record;

- associating at least one proposal code with the at least one age-restricted action proposal;

- sending the at least one proposal code to the at least one database;

- comparing, at the at least one database, the at least one identification code to the at least one identification code record;

- making, at the database, a first determination whether the at least one identification code matches the at least one age presenter identification code;

in the event the at least one age presenter identification code matches the at least one age presenter identification code, making a second determination whether the reference meets at least one system parameter, wherein the at least one parameter is indicated by the at least one proposal code;

in the at least one parameter is met, pre-approving, at the at least one database, the at least one biometric record as a potential matching biometric record for age verification approval at the unattended age verification station;

receiving, at the unattended age verification station, the potential matching biometric record;

comparing, at the unattended age verification station, the at least one biometric sample to the potential matching biometric record;

making, at the unattended age verification station, a third determination of whether the at least one biometric sample matches the potential matching biometric record;

in the event that the at least one biometric sample matches the potential matching biometric record; making, at the unattended age verification station, a fourth determination whether the matching biometric record was pre-approved at the at least one database; and

in the event the at least one biometric record was pre-approved at the at least one database, approving, at the unattended verification station, the age-restricted transaction.

47. The method of claim 46, wherein the age presenter proffers a plurality of the at least one age-restricted action proposals, wherein the plurality of age-restricted action proposals contain a plurality of age restrictions.

48. The method of claim 46, further comprising the age verification station sending to the at least one database confirmation of completion of the age-related transaction.

49. The method of claim 46, wherein the at least one biometric sample comprises at least one of a fingerprint scan, an iris scan, a facial scan, a voice scan, a retinal scan, a hand architecture scan, a vein pattern scan, a signature sample, and a DNA sample.

50. The method of claim 46, wherein the at least one biometric record comprises at least one digital representation of a fingerprint scan, an iris scan, a facial scan, a voice scan, a retinal scan, a hand architecture scan, a vein pattern scan, a signature sample, and a DNA sample.

51. The method of claim 46, wherein the steps of sending and receiving comprise sending and receiving encrypted data.

52. The method of claim 46, wherein sending the at least one biometric sample to the at least one database further comprising sending at least one of a location for the age unattended age verification station, a time of age-restricted transaction, a transaction type, a reference code, a detailed access record, and blood alcohol content of the age presenter.

53. The method of claim 46, wherein a system user information is stored in the at least one database.

54. The method of claim 53, wherein a transaction information pertaining to the age-restricted transaction is compared to the system user information stored in the at least one database.

55. The method of claim 46, wherein the unattended age verification station is selected from the group consisting of a vending machine, a kiosk, a PC, a wireless device, a computing device, and a storage device.

56. The method of claim 46, wherein the unattended age verification station is an unattended point of sale device.

57. The method of claim 56, wherein the age-restricted transaction comprises a financial transaction.

58. The method of claim 57, wherein the financial transaction settlement is conducted via a financial transaction system, wherein the financial transaction system comprises the at least one biometric sample being used to authenticate the financial transaction settlement.

59. The method of claim 46, wherein an unattended age verification station offers the age presenter an additional access in conjunction with the age-restricted transaction.

60. The method of claim 46, wherein the second determination comprises a reliability determination and includes assessing whether or not the at least one biometric sample is being used fraudulently.

61. A method for providing approval of an age-restricted transaction conducted by an age presenter, comprising:

receiving, at an unattended age verification station, at least one biometric sample proffered by the age presenter via a biometric identification device;

receiving, at the unattended age verification station, at least one identification code proffered by the age presenter;

sending the identification code proffered by the age presenter from the unattended age verification station to at least one database; wherein the at least one database has at least one biometric record stored therein, wherein the at least one biometric record contains a reference of the age presenter's age, and wherein the at least one database has at least one identification code record;

comparing, at the at least one database, the at least one identification code to the at least one identification code record;

making, at the at least one database, a first determination whether the at least one identification code matches at least identification code record;

in the event the at least one identification code matches the at least one identification code record, sending at least one biometric record to at the unattended age verification station;

receiving, at the unattended age verification station, the at least one biometric record with the reference;

comparing, at the unattended age verification station, the at least one biometric sample to the at least one biometric record;

making, at the unattended age verification station, a second determination of whether the at least one biometric sample matches the at least one biometric record;

in the event that the at least one biometric sample matches the at least one biometric record, making, at the unattended age verification station, a third determination of an access level that is associated with the reference; and

approving, at the unattended age verification station, an age-verification access level for the transaction.

62. The method of claim 61, further comprising the age verification station sending to the at least one database confirmation of completion of the age-related transaction.

63. The method of claim 61, wherein the at least one biometric sample comprises at least one of a fingerprint scan, an iris scan, a facial scan, a voice scan, a retinal scan, a hand architecture scan, a vein pattern scan, a signature sample, and a DNA sample.

64. The method of claim 61, wherein the at least one biometric record comprises at least one digital representation of a fingerprint scan, an iris scan, a facial scan, a voice scan, a retinal scan, a hand architecture scan, a vein pattern scan, a signature sample, and a DNA sample.

65. The method of claim 61, wherein the steps of sending and receiving comprise sending and receiving encrypted data.

66. The method of claim 61, wherein sending the at least one biometric sample to the at least one database further comprising sending at least one of a location for the age unattended age verification station, a time of age-restricted transaction, a transaction type, a reference code, a detailed access record, and blood alcohol content of the age presenter.

67. The method of claim 61, wherein a system user information is stored the at least one database.

68. The method of claim 67, wherein a transaction information pertaining to the age-restricted transaction is compared to the system user information stored in the at least one database.

69. The method of claim 68, wherein the unattended age verification station is selected from the group consisting of a vending machine, a kiosk, a PC, a wireless device, a computing device, and a storage device.

70. The method of claim 61, wherein the unattended age verification station is an unattended point of sale device.

71. The method of claim 70, wherein the age restricted transaction comprises a financial transaction.

72. The method of claim 71, wherein the financial transaction settlement is conducted via a financial transaction system, wherein the financial transaction system comprises the at least one biometric sample being used to authenticate the financial transaction settlement.

73. The method of claim 61, further comprising prompting the age presenter for an additional transaction once the age-restricted transaction is completed.

74. The method of claim 61, wherein the second determination comprises a reliability determination and includes assessing whether or not the at least one biometric sample is being used fraudulently.

75. A method for enrolling a system user in a transaction system comprising:
providing at least one unattended age verification station, wherein the least one unattended age verification station is configured to access at least one database, wherein the at least one database has at least one biometric record stored therein, wherein the at least one biometric record is associated with the system user and contains a reference of the age presenter's age;

prompting the system user to proffer an enrollment data comprising age information, personal information, and at least one biometric samples;

transmitting to the at least one database the enrollment data; and

storing in the at least one database the enrollment data.

76. The method of claim 75, wherein the method further comprises a system operator verifies the enrollment data.

77. The method of claim 76, wherein the system operator is remote from the system user.

78. The method of claim 76, wherein verification of the enrollment data is sent to the at least one database and stored in the at least one biometric record.

79. The method of claim 76, wherein verification comprises at least one of proffering a biometric scan, proffering an identification code, and pressing a designated key.

80. The method of claim 75, wherein the reference is a record of at least one of a government issued identification data, a driver's license data, a passport data, a birth certificate data, and a credit data.

81. The method of claim 75, wherein the enrollment data comprises at least one of a driver's license data, a social security number, an address, and a phone number.

82. The method of claim 75, wherein the enrollment data is acquired via a process selected from the group consisting of swiping, scanning and hand-keying.

83. The method of claim 75, wherein the at least one biometric sample is entered via a biometric scanner.

84. The method of claim 75, where in the at least one unattended age verification station is selected from the group consisting of a verifier station, a merchant's store, a government office, a bank, a kiosk, a vending machine, a personal computer and a wireless device.

85. The method of claim 75, wherein the system user additionally proffers an age presenter identification code.

86. The method of claim 85, wherein the age presenter identification code comprises at least one of a unique number and a reasonably unique number.

87. The method of claim 75, wherein the at least one biometric sample comprises at least one of a fingerprint scan, an iris scan, a facial scan, a voice scan, a retinal scan, and a hand architecture scan.

88. The method of claim 75, wherein the step of storing the enrollment data in the at least one database comprises:

converting the at least one biometric sample into a biometric template; and
saving the biometric template to the at least one database.

89. The method of claim 75, where in the enrollment data comprises a digital image of the at least one biometric sample.

90. The method of claim 75, wherein the enrollment data comprises a record maintenance password.

91. The method of claim 90, wherein the record maintenance password allows the system user to access and change the biometric record.

92. The method of claim 75, wherein the enrollment data comprises a digital image of at least one document presented for at least one of a system user identification and a system user age verification.

93. The method of claim 75, wherein the proffered enrollment data comprises financial account information.

94. A method for pre-enrolling a system user in a transaction system comprising:
providing at least one unattended age verification station, wherein the at least one unattended age verification station is configured to access at least one database, wherein the at least one database stores at least one biometric record, wherein the at least one biometric

record is associated with the system user and wherein the biometric record has the capacity to contain a reference of the age of the system user:

prompting a system user to proffer an enrollment data, wherein the enrollment data is less than an amount of data needed for a complete enrollment;
transmitting to the at least one database the enrollment data; and
storing in the at least one database the enrollment data.

95. The method of claim 94, wherein the enrollment data comprises at least one of age verifying information, identity verifying information, and biometric information.

96. The method of claim 94, further comprising finalizing enrollment, wherein the system user proffers additional information not proffered during pre-enrollment, wherein the additional information is selected from the group consisting of age verifying information, identity verifying information, and biometric information.

97. The method of claim 96, wherein the enrollment data is verified by a system operator.

98. The method of claim 97, wherein verification of the enrollment data comprises at least one of proffering a biometric scan, proffering an identification code, and pressing a designated key.

99. A method for pre-enrolling a system user in a transaction system comprising:
providing at least one unattended age verification station, wherein the at least one unattended age verification station is configured to access at least one database, wherein the at least one database stores at least one biometric record, wherein the at least one biometric record is associated with the system user and wherein the biometric record has the capacity to contain a reference of the age of the system user:

prompting a database operator to proffer for the system user an enrollment data, wherein the enrollment data is less than an amount of data need for a complete enrollment;
transmitting to the at least one database the enrollment data; and
storing in the at least one database the enrollment data.

100. The method of claim 99, wherein the enrollment data comprises at least one of age verifying information, identity verifying information, and biometric information.

101. The method of claim 99, further comprising finalizing enrollment, wherein the system user proffers additional information not proffered during pre-enrollment, wherein the additional information is selected from the group consisting of age verifying information, identity verifying information, and biometric information.

102. The method of claim 101, wherein the enrollment data is verified by at least one of a system operator and database operator.

103. The method of claim 102, wherein verification of the enrolment data comprises at least one of proffering a biometric scan, proffering an identification code, and pressing a designated key.